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N THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Harold E. Helson

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Group Art Unit:

1631

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Marschel, Ardin H.

Title:

DERIVING FIXED BOND INFORMATION

Commissioner for Patents Alexandria, VA 22313-1450

Sir:

RESPONSE TO NOTICE OF NON-COMPLIANT AMENDMENT UNDER 37 CFR §1.121

In response to the Notice of Non-Compliant Amendment dated March 22, 2005, please find attached a complete listing of the claims, and accompanying Remarks:

Amendments to the Claims are reflected in the listing of claims, which begins on Page 2 of this paper.

Remarks/Arguments begin on Page 6 of this paper.

Authorization begins on Page 7 of this paper.